

AFFIDAVIT OF MAILING

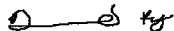
NRS 107.080 et. Seq.

Date: **8/4/2010**
T.S. No.: **NV-10-375580-JB**
Loan No.: **14571525**
Mailing: **Ten Day**

STATE OF California }
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County that his/her business address is at 2141 5th Avenue San Diego CA 92101, It is further declared that (s)he is readily familiar with business practices relative to the mailing of documents and that on **8/4/2010**, a copy of the Foreclosure Mediation Frequently Asked Questions, two Election/Waiver of Mediation Forms (Court mandated format), and 2 addressed envelopes, and the Notice of Default, of which the attached is a true and correct copy, was mailed in the ordinary course of business. The copy of the Foreclosure Mediation Frequently Asked Questions, two Election/Waiver of Mediation Forms (Court mandated format), and 2 addressed envelopes, and the Notice of Default was placed in a sealed envelope and addressed to the person(s)/entity(ies) set forth below. Said mailing was sent by certified or registered mail and first class, with postage prepaid and then delivered to the United States Postal Service for delivery.

I declare under penalty of perjury that the foregoing is true and correct.



Affiant David Fry

PHUONG TRAN
522 Kavanagh Pl
Las Vegas , NV 89123
First Class and Cert. No. 71039628594166739365

PHUONG TRAN
522 KAVANAGH PLACE
LAS VEGAS, NV 89123
First Class and Cert. No. 71039628594166739464

LENDER CONTACT INFORMATION
(Pursuant to Nevada Assembly Bill No. 361, Section 1)

TS No. NV-10-375580-JB

Name: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

Houston, TX, 77081

Telephone No: 800-999-8501

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Inst #: 201007270000175

Fees: \$216.00

N/C Fee: \$0.00

07/27/2010 08:11:40 AM

Receipt #: 440448

Requestor:

FIDELITY NATIONAL DEFAULT S

Recorded By: MSH Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

Assessor's Parcel No(s): 177-22-311-004
Recording requested by:

When recorded mail to:
Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

TS #: NV-10-375580-JB
Order #: 100448585-NV-LPI
522 Kavanagh Pl
Las Vegas , NV 89123

Space above this line for recorders use only

Notice of Breach and Default and of Election to Cause Sale of Real Property Under Deed of Trust

NOTICE IS HEREBY GIVEN: That Quality Loan Service Corp. is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated 5/25/2005, executed by PHUONG TRAN , A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY, as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WMC MORTGAGE CORP. A CORPORATION, as beneficiary, recorded 6/3/2005, as Instrument No. 20050603-0000674, in Book xxx, Page xxx of Official Records in the Office of the Recorder of CLARK County, Nevada securing, among other obligations including 1 NOTE(S) FOR THE ORIGINAL sum of \$338,300.00, that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

The installments of principal and interest which became due on 12/1/2009, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. This amount is no less than \$18,888.95 as of 7/26/2010 and will increase until your account becomes current. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered a written Declaration of Default and Demand for Sale and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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TS No.: NV-10-375580-JB
Notice of Default
Page 3

NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occurred. As to owner occupied property, where reinstatement is possible, the time to reinstate may be extended to 5 days before the date of sale pursuant to NRS 107.080. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

To determine if reinstatement is possible and the amount, if any, to cure the default, or to receive any information relating to the status of the property please contact:

Litton Loan Servicing LP
C/O Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact:

Litton Loan Servicing LP
Contact: YVETTE MITCHELL
Department: Loss Mitigation Department
Toll Free: 800-548-8665 Ext. 8810
Email: Yvette.mitchell@littonloan.com

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at (800) 569-4287 or you can go to The Department of Housing and Urban Development (HUD) web site at <http://portal.hud.gov/portal/page/portal/HUD/localoffices>.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

TS No.: NV-10-375580-JB
Notice of Default
Page 4

Dated: 7/26/2010

Quality Loan Service Corp., AS AGENT FOR
BENEFICIARY
BY: LSI Title Agency Inc.

By:

Norma Gonzalez,

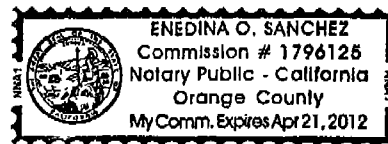
State of Ca)
County of Orange) ss.

On 7/26/2010 before me, Enedina O. Sanchez a notary public,
personally appeared Norma Gonzalez, who proved to me on the basis
of satisfactory evidence to be the person(s) whose name(s) are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies), and that by his/her/their signature(s) on the instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Enedina O. Sanchez



THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your
credit record may be submitted to a credit report agency if you fail to fulfill the terms of your
credit obligations.



STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM

ELECTION/WAIVER OF MEDIATION FORM

Instructions

To the Trustee:

You must fill out the top box on the Form including the Property address and the Assessor's Parcel Number [APN]

To the Homeowner:

You are not eligible to participate in this program if you filed bankruptcy on or after July 1, 2009, unless you have discharged from the bankruptcy or the court has entered an order allowing you to be part of Nevada Foreclosure Mediation Program. If you have an open bankruptcy, please fill in the data on which the bankruptcy was filed on the attached form.

The Election/Waiver of Mediation is for owner-occupied property only. This form is not for use for vacation homes, rental property, or any other property where the owner does not live in the property as a primary residence. This form should come to you from the Trustee. You should not submit the form until the Trustee has provided it to you. In the event the Trustee has not provided the form to you, you should contact the Foreclosure Administrator so that you can obtain a form.

THE ELECTION WAIVER OF MEDIATION form has been provided to you by the Trustee. (You may make additional copies if needed.) You must fill out two copies of the form so that the same information is included on both copies of the form. You must fill in the blanks on both forms and make your election to either request mediation or waiver mediation.

Print your name and mailing address in the spaces provided. Include your telephone numbers and your email address. If you have a co-owner, their name, address, phone numbers and email address should be included. This information will only be used for the mediation process.

In the designated location, you must select (with a check mark or "X") one of two choices. You may only select one of the two options. Either select:

1. "___ ELECTION OF MEDIATION" if you choose to enter into the Mediation Program;

OR

2. "___ WAIVER OF MEDIATION" if you do not want to participate in the foreclosure Mediation Program.

You must then sign and date each form. **NOTE** that by signing the form you are certifying under penalty of perjury that you own and occupy the subject property as your primary residence.

One copy of the form must be mailed to the Trustee of the deed of trust by certified mail, return receipt requested, and one copy of the form must be mailed to the Mediation Administrator. The envelopes provided are preaddressed to the Trustee and Mediation Administrator. **You must mail the envelope to the ADMINISTRATOR no later than thirty (30) days after the date the Trustee mailed you the form and the Notice of Default.** You will need to pay postage for the mailings.

If you elect mediation, you must **include the \$200.00 mediation fee along with the form in the envelope addressed to the Administrator.** The \$200.00 mediation fee must be paid in the form of a money order or cashier's check and made payable to: "State of Nevada Foreclosure Mediation Program".

If you choose to forego or waive mediation, there is no need to send the \$200.00 mediation fee. However, whether you elect to enter into the mediation program or elect not to participate in mediation, **both forms should be mailed.** If you do not mail the forms to the Trustee and the Mediation Administrator, you will not be allowed to participate in the mediation program and the foreclosure will proceed. **This is your only opportunity to elect to participate in the foreclosure mediation process.**



STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM
ELECTION/WAIVER OF MEDIATION FORM

<i>(To be filled out by Trustee)</i>	
ASSESSOR PARCEL NUMBER (APN) <u>177-22-311-004</u>	TS # <u>NV-10-375580-JB</u>
PROPERTY ADDRESS <u>522 Kavanagh Pl</u> <u>Las Vegas, NV 89123</u>	
TRUSTEE <u>Quality Loan Service</u> DoT <u>6/3/2005</u>	Book/Inst xxx 20050603-0000674
<u>Corp.</u>	

*****ATTENTION—YOU MUST ACT WITHIN THIRTY (30) DAYS*****
IF NO ACTION IS TAKEN, THE FORECLOSURE MAY PROCEED

You have been served with a Notice of Default and Election to sell, a copy of which is enclosed that could result in the loss of your home. You may want to consult with an attorney concerning your rights and responsibilities.

The State of Nevada has created a mediation program for homeowners whose owner-occupied, primary residence is subject to foreclosure. Mediation is a process through which you and the lender meet with a neutral mediator to determine whether an agreement can be reached to cure any defaults in the loan or modify the terms of the loan to enable you to remain in your home. The mediator will be appointed by the Foreclosure Mediation Program Administrator. The mediator will not provide legal advice to either party. If you feel the need for legal representation, it is recommended that you retain an attorney to assist you in the mediation. [Use additional paper if needed]

Property Owner's Name: _____	Co-owner's Name: _____
Mailing Address: _____	Mailing Address: _____
Phone No: () _____ (telephone) () _____ (cellular)	Phone No: () _____ (telephone) () _____ (cellular)
Email: _____	Email: _____

PLEASE SELECT ONE OF THE CHOICES BELOW AND RETURN COPIES IN ENCLOSED ENVELOPES.

_____ ELECTION OF MEDIATION The undersigned hereby request[s] that mediation be scheduled to attempt to work out a resolution of the loan. (\$200.00 Money Order or Cashier's Check Applies – See Below)

Do you have an open Bankruptcy proceeding? If so, Date filed? _____

_____ WAIVER OF MEDIATION The undersigned is/are aware of the right to seek mediation but have determined that I/we do not want to proceed with a mediation and hereby waive the right to do so.

The undersigned hereby certify under the penalty of perjury that I/we are the owner[s] of the real property that is the subject of the pending foreclosure and occupy the real property as my/our primary residence.

Signature of Property Owner	Date	Signature of Co-Owner	Date
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COMPLETE TWO COPIES OF THIS FORM AND FORWARD ONE TO THE MEDIATION ADMINISTRATOR AND THE OTHER TO THE TRUSTEE OF THE DEED OF TRUST. TWO UNSTAMPED, PRE-ADDRESSED ENVELOPES HAVE BEEN ENCLOSED.

IF YOU HAVE CHOSEN TO SEEK MEDIATION, YOU MUST SEND A MONEY ORDER OR CASHIER'S CHECK IN THE SUM OF \$200 PAYABLE TO: "STATE OF NEVADA FORECLOSURE MEDIATION PROGRAM." THIS PAYMENT MUST BE RETURNED TO THE ADMINISTRATOR WITHIN 30 DAYS OF THE DATE THE NOTICE OF DEFAULT AND ELECTION TO SELL WAS MAILED TO YOU.

PAYMENT MUST BE SENT TO THE ADMINISTRATOR IN THE ENVELOPE THAT WAS ENCLOSED WITH THIS FORM.



STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM

ELECTION/WAIVER OF MEDIATION FORM
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Print your name and mailing address in the spaces provided. Include your telephone numbers and your email address. If you have a co-owner, their name, address, phone numbers and email address should be included. This information will only be used for the mediation process.

In the designated location, you must select (with a check mark or "X") one of two choices. You may only select one of the two options. Either select:

1. " ☐ ELECTION OF MEDIATION" if you choose to enter into the Mediation Program;

OR

2. " ☐ WAIVER OF MEDIATION" if you do not want to participate in the foreclosure Mediation Program.

You must then sign and date each form. **NOTE** that by signing the form you are certifying under penalty of perjury that you own and occupy the subject property as your primary residence.

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STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM

ELECTION/WAIVER OF MEDIATION FORM

<i>(To be filled out by Trustee)</i>	
ASSESSOR PARCEL NUMBER (APN) <u>177-22-311-004</u>	TS # <u>NV-10-375580-JB</u>
PROPERTY ADDRESS <u>522 Kavanagh Pl</u> <u>Las Vegas, NV 89123</u>	Book/Inst xxx <u>20050603-0000674</u>
TRUSTEE <u>Quality Loan Service</u> DoT <u>6/3/2005</u> <u>Corp.</u>	

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Property Owner's Name: _____	Co-owner's Name: _____
Mailing Address: _____	Mailing Address: _____
Phone No: () _____ (telephone)	Phone No: () _____ (telephone)
() _____ (cellular)	() _____ (cellular)
Email: _____	Email: _____

PLEASE SELECT ONE OF THE CHOICES BELOW AND RETURN COPIES IN ENCLOSED ENVELOPES.

_____ ELECTION OF MEDIATION The undersigned hereby request[s] that mediation be scheduled to attempt to work out a resolution of the loan. (\$200.00 Money Order or Cashier's Check Applies – See Below)

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_____ WAIVER OF MEDIATION The undersigned is/are aware of the right to seek mediation but have determined that I/we do not want to proceed with a mediation and hereby waive the right to do so.

The undersigned hereby certify under the penalty of perjury that I/we are the owner[s] of the real property that is the subject of the pending foreclosure and occupy the real property as my/our primary residence.

Signature of Property Owner _____	Date _____	Signature of Co-Owner _____	Date _____
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PAYMENT MUST BE SENT TO THE ADMINISTRATOR IN THE ENVELOPE THAT WAS ENCLOSED WITH THIS FORM.

Foreclosure Mediation Frequently Asked Questions

FROM The Nevada State Supreme Court Website

<http://www.nevadajudiciary.us/index.php/foreclosure-faqs.html>

WHAT IS THE FORECLOSURE MEDIATION PROGRAM?

This program allows homeowners to sit down with their mortgage lender, with the assistance of trained mediators, to discuss alternatives to foreclosure. Mediation is a process of give and take and the parties must negotiate in good faith. A mediator does not have the authority to order a resolution or an action, as a judge in a court case would, but may be able to help the parties reach a mutually beneficial agreement.

WHO MAY PARTICIPATE IN THE FORECLOSURE MEDIATION PROGRAM?

Under Nevada law, the program is open to homeowners of owner-occupied houses who receive foreclosure notices (formally titled Notice of Default and Election to Sell) that are filed after June 30, 2009. Persons who received foreclosure notices filed before that date can join the mediation program only if their lenders agree.

WHO MAY NOT PARTICIPATE IN THE PROGRAM?

Those not eligible for the program include:

- Homeowners who do not occupy the homes being foreclosed
- Those who have already surrendered their homes to the lenders
- Homeowners who have begun bankruptcy proceedings

WHO INITIATES THE MEDIATION PROCESS?

Assembly Bill 149 gives a borrower the right to seek mediation of a mortgage loan if they are the owner and occupant of that home. The borrower has 30 days after being served with a foreclosure notice to elect to participate in mediation and notify the trustee (generally a title company), who shall, in turn, notify all entities with an interest in the property that the owner is requesting mediation.

HOW DOES SOMEONE REQUEST FORECLOSURE MEDIATION?

A form to request mediation and easy-to-understand instructions should be attached to the foreclosure notice served on the borrower. If it is not attached or is lost, the form and instructions will be available on the Nevada Supreme Court website on July 1, 2009, or may be obtained after that date by calling the Foreclosure Mediation Hotline at 775-687-9816 or emailing foreclosure@nvcourts.nv.gov.

WHAT IF A MORTGAGE COMPANY OR LENDER DOES NOT WANT TO PARTICIPATE IN MEDIATION?

Once a homeowner requests mediation, the lender is required to participate.

WHAT IF A HOMEOWNER FAILS TO REQUEST MEDIATION WITHIN THE ALLOTTED TIME?

Failing to request mediation within 30 days of service of a foreclosure notice may be considered a waiver of that option and the lender can proceed with the foreclosure.

WHAT IF A HOMEOWNER OR A LENDER FAILS TO APPEAR FOR THE MEDIATION?

If the homeowner fails to appear, it may result in the forfeiture of the right to mediate. In that instance, the lender is notified that the foreclosure can proceed.

If a lender fails to appear, the mediator may recommend that sanctions be imposed or make a finding that the lender is not participating in good faith.

WHAT IF A PARTY CANNOT ATTEND AT THE DESIGNATED TIME?

Mediations may be postponed and rescheduled within a short time period if the party provides sufficient advance notice to the mediator and the mediator agrees to reschedule the mediation.

HOW LONG WILL IT TAKE FOR MEDIATION TO BEGIN?

Under the proposed Supreme Court rules, mediations must take place within 90 days of the recording of the notice of default. Mediations are expected to be calendared within 80 days of the recording of the notice of default to allow for a possible delay because of an emergency. The first mediations are expected to be scheduled in August 2009.

WHAT IS THE COST OF MEDIATION FOR THE PARTIES?

The mediation fee is \$400, to be shared equally by the homeowner and lender. Each party must pay their \$200 fee prior to the mediation. When submitting the forms requesting mediation, the homeowners must include their payments of \$200 in cashier check, money order, or, when available, by electronic transfer.

WHERE WILL THE MEDIATIONS TAKE PLACE?

The mediator assigned to a case will designate the location and time for the mediation after consulting with the parties.

WHO WILL CONDUCT THE MEDIATIONS?

Mediations will be conducted by Senior Judges, Supreme Court Settlement Judges, hearing masters, or other qualified and trained individuals. Hundreds of Nevada attorneys have volunteered to be mediators and those selected will undergo training to ensure consistency and effectiveness. The pool of mediators may also include non-attorneys with mediation experience. Within 10 days of a case entering the Foreclosure Mediation Program, a mediator will be assigned.

WILL THE MEDIATOR BE ABLE TO GIVE LEGAL ADVICE?

No. It is the job of a mediator to be impartial. It is not required in mediations that you have an attorney, but if you need legal advice you may consult your own attorney before or during mediations. If you cannot afford an attorney, a list of legal aid providers is available through the "Self Help" link on the Supreme Court website, under the Legal Aid tab.

CAN I PICK MY MEDIATOR?

Mediators will be randomly assigned from the list of qualified and trained individuals designated to serve. If a conflict arises with an assigned mediator, another will be randomly assigned once the Foreclosure Mediation Program Administrator is notified.

HOW DOES A PERSON BECOME A MEDIATOR?

An application is available for those interested in becoming mediators in the Foreclosure Mediation Program. Those determined to be best qualified will be appointed after the applications have been reviewed and background investigations have been conducted. All mediators will receive training before being assigned. Senior Judges and some Supreme Court Settlement Judges already have received training and will be available for assignment when the mediation program begins.

WHAT IF A PARTY DOES NOT SPEAK ENGLISH AND NEEDS AN INTERPRETER?

If an interpreter is needed by a party, that party is responsible for securing and paying for the interpreter. A list of Certified Court Interpreters qualified to interpret in mediations is available on the Supreme Court website.

It is not required that a certified interpreter be used. Parties may bring any person they wish to interpret the proceedings.

THE PARTIES IN MEDIATIONS ARE REQUIRED TO ACT IN "GOOD FAITH." WHAT DOES THAT MEAN?

The parties are required to honestly work toward a resolution in a fair and reasonable fashion. This does not mean the parties must reach an agreement, only that they must attempt to achieve a solution that both sides can accept. For example, seeking mediation merely to postpone an inevitable foreclosure is not acting in good faith, as would a failure by either party to provide necessary documentation.

IF A PARTY DOES NOT ACT IN "GOOD FAITH," WHAT COULD HAPPEN?

Not acting in good faith is a serious matter. A party not acting in good faith may be sanctioned under laws passed by the Nevada Legislature and rules established by the Nevada Supreme Court. For homeowners, it would mean, at a minimum, that a foreclosure could go forward. If a lender does not participate in good faith, a mediator may request that a court impose sanctions against the lending company that could include requiring a lender to modify the loan.

WHAT IS A LOAN MODIFICATION?

A loan modification is a change in the terms of the mortgage loan. A loan modification can result in a lender adding missed payments to the loan balance, changing the interest rate, extending the term, or reducing the total amount due on the loan.

STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM

HOUSING AFFORDABILITY WORKSHEET

Assessor Parcel Number (APN) _____

Name of Homeowners:	
Property Address:	

Name of Lender:	
Servicer:	

Principal, Interest, Taxes, Insurance, Association Dues	
MONTHLY PAYMENTS	CURRENT
Mortgage Payment (without taxes and insurance):	
Property Tax:	
Homeowner's Insurance:	
Homeowner's Association Dues:	
Total:	
Percent of Gross Income:	

Homeowner's Income	
Gross Income:	\$ _____

31% of Gross Income:	\$ _____
----------------------	----------

(Describe Your Loan) Current 1 st Mortgage			
Description:			
Principal Amount:	\$ _____		
Interest Rate:	_____ %	Term:	_____ Years
1 st Mortgage Payment			
Principal and interest:	\$ _____		
Escrow:	_____		
Total Payment:	\$ _____		

(Describe Your Loan) Current 2 nd Mortgage			
Description:			
Principal Amount:	\$ _____		
Interest Rate:	_____ %	Term:	_____ Years
Payment:	\$ _____		

Value Parameters	
Current Value of the Home:	\$ _____
Monthly Rental Value of the Home:	\$ _____

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STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM

Financial Statement			
Assessor Parcel Number (APN): 177-22-311-004		Trustee: QUALITY LOAN SERVICE CORPORATION	
Property Address: 522 Kavanagh Pl Las Vegas , NV 89123		TS#: NV-10-375580-JB	
		DOT Book: xxx DOT Instrument: 20050603-0000674	
Personal Information			
Property Owner's Name:		Co-Owner's Name:	
Last Four Digits of SSN:	Date of Birth (mm/dd/yyyy)	Last Four Digits of SSN:	Date of Birth (mm/dd/yyyy)
Number of Dependents (Not Listed by Co-Owner):		Number of Dependents (Not Listed by Owner):	
Present Address (Street, City, State, Zip)		Present Address (Street, City, State, Zip)	
Employment Information			
Employer's Name: Self Employed		Employer's Name: Self Employed	
Position/Title	Date of Employment:	Position/Title	Date of Employment:
Second Employer:		Second Employer:	
Position/Title	Date of Employment:	Position/Title	Date of Employment:
	Owner	Co-Owner	Total
Net Salary/Wages			
Unemployment Income			
Child Support/Alimony			
Disability Income			
Rental Income			
Other Income			
Total			
Expenses and Liabilities			
	Monthly Payments	Balance Due	
First Mortgage			
Second Mortgage			
Rent for Other Property			
Other Liens on the Property			
Homeowner Association Dues			
Insurance (not included in payment to lender)			
Real Estate Taxes			
Child Care			
Health Insurance			
Medical Charges			
Financial Statement		© 2009 Nevada Foreclosure Mediation Program	
		FMP Form #7 rev 08-21-09 Page 1 of 2	

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STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM

	Monthly Payments	Balance Due
Credit Card/Installment Loan		
Credit Card/Installment Loan		
Credit Card/Installment Loan		
Credit Card/Installment Loan		
Credit Card/Installment Loan		
Automobile Loan 1		
Automobile Loan 2		
Auto Insurance		
Auto/Gasoline		
Food		
Spending Money		
Water/Sewer/Utilities		
Phone/Cell Phone		
Other		
Total		
Assets (Estimated Value)		
Personal Residence		
Other Real Property		
Personal Property		
Automobile 1		
Automobile 2		
Checking Accounts		
Saving Accounts		
IRA/401K/Keogh Accounts		
Stocks/Bonds/CDs		
Other		
Other		
Total		
Reason for Delinquency/Inability to Satisfy Mortgage Obligation: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Reduction in Income <input type="checkbox"/> Budget Management Skills <input type="checkbox"/> Loss of Income </div> <div> <input type="checkbox"/> Medical Issues <input type="checkbox"/> Increase in Expenses <input type="checkbox"/> Divorce/ Separation </div> <div> <input type="checkbox"/> Death of Family Member <input type="checkbox"/> Business Venture Failed <input type="checkbox"/> Increase in Loan </div> </div>		
Payment <input type="checkbox"/> Other: _____		
Further Explanation: <div style="height: 150px; border: 1px solid black; margin-top: 5px;"></div>		

STATE OF NEVADA
FORECLOSURE MEDIATION PROGRAM

I / We obtained a mortgage loan(s) secured by the above-described property. I / We have described my/our present financial condition and reason for default and have attached required. I / We consent to the release of this financial worksheet and attachments to the mediator and the lender or lender's servicing company by way of the lender's attorney. By signing below, I / we certify the information provided is true and correct to the best of my / our knowledge.	
Signature of Owner	Date
Signature of Lender	Date
Please Attach the Following: Last Federal tax return filed Proof of income (e.g. two current pay stubs) Past two (2) bank statements If self-employed, attach a copy of the past six (6) months' profit and loss statement	
Financial Statement	© 2009 Nevada Foreclosure Mediation Program FMP Form #7 rev 08-21-09 Page 2 of 2